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Claims 1-7 (canceled).

Claim 8 (new) A unitary disposable incontinence device, comprising a pad having an back border adapted to fit substantially around the waist of a user of the device, the pad further having integral front and back portions, respectively, depending from the back border and adapted to be disposed between the thighs of the user to substantially cover the user's groin and rectal areas, respectively, such that the user's respective hips are substantially uncovered by the pad, and a belt integral with the back border of the pad and initially disposed at the user's back, the belt being disposed exteriorly of the pad, such that the belt does not directly contact and chafe a major portion of the skin of the user, thereby substantially preventing any irritation, and the belt including two separate semi-belt portions, respectively, the separate semi-belt portions being nested with respect to each other for packaging, shipping and storage purposes and which, when unfolded by the user, extend forwardly of the user and around and over the respective right and left hips of the user, the separate semi-belt portions having respective end portions, and fastening means between the respective end portions of the separate semi-belt portions and the front portion of the pad for removably fastening the device to the user.